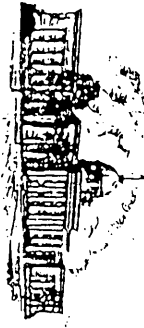


A

DEC-08 09:02 AM WATSON, FEES, & JIMMERSON

X NO. 1 258 536 2689

P. 03

CX-4-51	10 PAYMENT LIFE INSURANCE <i>Service</i> of Alabama BIRMINGHAM, ALA. 	PREMIUMS PAYABLE FOR
		10 YEARS
		(AMOUNT OF INSURANCE GRABED FOR AGES UNDER 51)
		READ YOUR POLICY

SCHEDULE

NAME OF INSURED		BENEFICIARY			TYPE POLICY	
MOORE ELLEN G		MOORE PAULINE			CX CX	
CX	929921	11 15 54	5	55	\$ 500	4 115
POLICY NUMBER	MO. DAY YR. DATE OF ISSUE	AGE*	(CENTS) WEEKLY PREMIUM	AMOUNT OF INSURANCE	DIST.	DEBIT

*INSURED'S AGE NEXT BIRTHDAY

REGISTER OF CHANGE OF BENEFICIARY

NOTE—NO CHANGE, DESIGNATION OR DECLARATION, SHALL TAKE EFFECT UNTIL ENDORSED ON THIS POLICY BY THE COMPANY AT ITS HOME OFFICE.

DATE ENDORSED	BENEFICIARY	ENDORSED BY

Burial Service Company of Alabama having discharged each and every obligation and liability set forth and stipulated herein, the undersigned beneficiary under this policy hereby surrenders the said policy and certifies that there is held against the said company no further claims hereunder.

WITNESS

BENEFICIARY

Dated at _____ this _____ day of _____, 19____

Service

INSURANCE COMPANY
of Alabama

BIRMINGHAM, ALA.

Will pay to the beneficiary in accordance with the provisions of this Policy the amount of insurance granted hereunder upon receipt of due proof of the death of the Insured whose name appears in the schedule on the fourth page hereof.

CONSIDERATION—The Insurance is granted hereunder in consideration of the payment in advance of the weekly premium stated in the schedule on Page 4 hereof on or before each Monday beginning with the date of issue of this Policy and continuing until premiums shall have been paid for 10 years or until prior death of the Insured.

AMOUNT OF INSURANCE—The amount of of Insurance hereunder is the amount set out in the schedule herein, unless at date of death the Insured is under three years of age, in which event, the amount payable for each \$100 set out in the said schedule shall be as follows:

- (a) Under three months of age at death, twelve dollars;
- (b) Three months or over but under one year of age at death, eighteen dollars;
- (c) One year or over but under two years of age at death, twenty-four dollars;
- (d) Two years or over but under three years of age at death, sixty-five dollars;
- (e) Three years of age or over at death, full benefit.

(1) **PAYMENT OF PREMIUM**—All premiums are payable at the Home Office of the Company weekly in advance, but may be paid to an authorized representative of the Company, provided that such payment must be entered at the time in the premium receipt book belonging with this Policy. The failure of the collector to call for the premium on the Policy will not be an excuse for non-payment as the Insured will then be required to pay the premium at a Branch Office of the Company or remit the same to the Home Office.

(2) **PREMIUMS PAYABLE OTHER THAN WEEKLY**—The premium stated in the schedule of this Policy is a weekly premium. However, if premiums are paid Annually (52 weeks) in advance at one time, such Annual Premium shall be calculated by multiplying the stated weekly premium by 46.8. If premiums are paid Semi-Annually (26 weeks) in advance at one time, the Semi-Annual Premiums shall be calculated by multiplying the weekly premium stated by 24.7.

(3) **GRACE PERIOD**—A grace period of four weeks shall be granted for the payment of every premium after the first, during which time this Policy will remain in force subject to the terms hereof, but after the expiration of the said period of grace the Company's liability under this Policy shall cease except as to the Non-Forfeiture privileges herein contained.

(4) **REINSTATEMENT**—In the event this Policy should lapse it may be reinstated at any time within three years after due date of the first premium in such default, upon the furnishing to the Company of evidence of insurability satisfactory to the Company and the payment of all premiums in default unless the Extended Insurance has expired or the Cash Surrender Value has been paid.

(5) **EFFECTIVE DATE**—This Policy shall take effect on its date of issue, provided the Insured is then alive and in sound health, but not otherwise.

CONDITIONS AND PROVISIONS—This Policy is issued and accepted subject to all of the terms, conditions, provisions, schedules, registers and endorsements printed or written by the Company on this or the succeeding pages hereof, which are a part of this Policy as fully as if recited over the signatures hereto affixed.

In Witness Whereof, The Company has caused this Policy to be executed by its President and Secretary at its Home Office in Birmingham, Alabama, as of the date of issue appearing herein.



A. C. Brown

SECRETARY

W. J. Lowell

PRESIDENT

10 PAYMENT LIFE INSURANCE—PREMIUMS PAYABLE 10 YEARS

TABLE OF NON-FORFEITURE BENEFITS
FOR A POLICY FOR WHICH THE AMOUNT OF INSURANCE IS \$100

Age at Issue	2 YEARS			4 YEARS			6 YEARS			8 YEARS			10 YEARS			12 YEARS			14 YEARS			16 YEARS			18 YEARS			20 YEARS			Age at Maturity
	Est. Inc.	Paid Up	Cash Value	Est. Inc.	Paid Up	Cash Value	Est. Inc.	Paid Up	Cash Value	Est. Inc.	Paid Up	Cash Value	Est. Inc.	Paid Up	Cash Value	Est. Inc.	Paid Up	Cash Value	Est. Inc.	Paid Up	Cash Value	Est. Inc.	Paid Up	Cash Value	Est. Inc.	Paid Up	Cash Value				
	Mon. A	Mon. A	Mon. B	Mon. A	Mon. B	Mon. C	Mon. A	Mon. B	Mon. C	Mon. A	Mon. B	Mon. C	Mon. A	Mon. B	Mon. C	Mon. A	Mon. B	Mon. C	Mon. A	Mon. B	Mon. C	Mon. A	Mon. B	Mon. C	Mon. A	Mon. B	Mon. C				
1	22	120	618	186	130	648	248	145	655	307	164	664	378	184	674	448	197	684	517	207	694	587	217	704	657	227	714	727	237	724	1
2	35	120	10	187	131	243	41	11	308	54	16	368	64	16	428	74	22	488	84	22	548	94	22	608	104	22	668	114	22	728	2
3	37	127	10	182	131	238	41	11	308	54	16	368	64	16	428	74	22	488	84	22	548	94	22	608	104	22	668	114	22	728	3
4	48	128	20	181	132	236	41	12	288	54	16	348	64	16	408	74	23	468	84	23	528	94	23	588	104	23	648	114	23	708	4
5	58	127	20	178	132	232	44	12	283	54	16	343	64	16	403	74	23	463	84	23	523	94	23	583	104	23	643	114	23	703	5
6	68	128	21	177	133	231	48	13	282	54	17	342	64	17	402	74	24	462	84	24	522	94	24	582	104	24	642	114	24	702	6
7	68	125	22	173	134	227	46	13	287	57	17	347	64	17	407	74	24	467	84	24	527	94	24	587	104	24	647	114	24	707	7
8	68	120	22	164	134	222	46	14	274	57	18	338	64	18	398	74	24	458	84	24	518	94	24	578	104	24	638	114	24	698	8
9	68	115	22	162	134	218	46	14	274	57	18	338	64	18	398	74	24	458	84	24	518	94	24	578	104	24	638	114	24	698	9
10	62	118	23	167	134	212	46	14	271	57	18	335	64	18	395	74	24	455	84	24	515	94	24	575	104	24	635	114	24	695	10
11	56	104	23	162	134	207	45	16	266	57	18	331	64	18	391	74	24	451	84	24	511	94	24	571	104	24	631	114	24	691	11
12	54	88	29	147	134	202	48	16	260	58	18	325	64	18	385	74	24	445	84	24	505	94	24	565	104	24	625	114	24	685	12
13	56	84	22	143	134	198	46	16	254	58	18	319	64	18	379	74	24	440	84	24	500	94	24	560	104	24	620	114	24	680	13
14	46	81	22	140	134	194	46	16	241	58	18	306	64	18	366	74	24	436	84	24	496	94	24	556	104	24	616	114	24	676	14
15	43	68	22	137	134	191	44	16	246	58	20	301	64	18	361	74	24	431	84	24	491	94	24	551	104	24	611	114	24	671	15
16	41	66	22	134	134	188	44	16	242	58	20	296	64	18	356	74	24	426	84	24	486	94	24	546	104	24	606	114	24	666	16
17	39	64	22	131	134	184	44	16	238	58	20	291	64	18	351	74	24	421	84	24	481	94	24	541	104	24	601	114	24	661	17
18	36	62	22	131	134	184	44	16	238	58	20	291	64	18	351	74	24	421	84	24	481	94	24	541	104	24	601	114	24	661	18
19	36	62	22	131	134	184	44	16	238	58	20	291	64	18	351	74	24	421	84	24	481	94	24	541	104	24	601	114	24	661	19
20	37	62	22	130	134	180	44	17	228	58	21	274	64	18	341	74	24	411	84	24	471	94	24	531	104	24	591	114	24	651	20
21	38	62	22	136	134	178	44	17	228	58	22	271	64	18	338	74	24	408	84	24	468	94	24	528	104	24	588	114	24	648	21
22	38	62	22	133	134	178	44	17	221	58	22	268	64	18	331	74	24	401	84	24	461	94	24	521	104	24	581	114	24	641	22
23	38	62	22	133	134	177	44	18	217	58	22	264	64	18	326	74	24	396	84	24	456	94	24	516	104	24	576	114	24	636	23
24	36	62	22	127	134	171	44	16	213	58	23	260	64	18	320	74	24	390	84	24	450	94	24	510	104	24	570	114	24	630	24
25	38	62	22	128	134	188	44	16	208	58	24	261	64	18	321	74	24	391	84	24	451	94	24	511	104	24	571	114	24	631	25
26	40	62	22	124	134	184	44	16	204	58	24	256	64	18	316	74	24	386	84	24	446	94	24	506	104	24	566	114	24	626	26
27	40	62	22	122	134	182	44	19	201	58	24	246	64	18	306	74	24	376	84	24	436	94	24	496	104	24	556	114	24	616	27
28	40	61	23	126	134	184	46	19	196	58	24	240	64	18	300	74	24	370	84	24	430	94	24	490	104	24	550	114	24	610	28
29	40	60	26	118	134	184	46	20	182	58	24	226	64	18	286	74	24	356	84	24	416	94	24	476	104	24	536	114	24	596	29
30	40	78	23	118	134	181	46	21	187	58	24	224	64	18	284	74	24	354	84	24	414	94	24	474	104	24	534	114	24	594	30
31	40	77	23	113	134	182	46	21	182	58	27	216	64	18	278	74	24	348	84	24	408	94	24	468	104	24	528	114	24	588	31
32	40	78	23	110	134	184	46	21	177	58	27	213	64	18	273	74	24	343	84	24	403	94	24	463	104	24	523	114	24	583	32
33	38	74	23	107	134	180	46	22	173	58	27	207	64	18	267	74	24	337	84	24	397	94	24	457	104	24	517	114	24	577	33
34	38	72	23	104	134	184	46	22	168	58	28	202	64	18	262	74	24	332	84	24	392	94	24	452	104	24	512	114	24	572	34
35	38	70	23	101	134	182	46	23	163	58	28	196	64	18	256	74	24	326	84	24	386	94	24	446	104	24	506	114	24	566	35
36	37	68	23	98	134	178	46	23	158	58	28	191	64	18	251	74	24	321	84	24	381	94	24	441	104	24	501	114	24	561	36
37	36	64	23	95	134	174	46	23	154	58	28	186	64	18	246	74	24	316	84	24	376	94	24	436	104	24	496	114	24	556	37
38	36	64	23	92	134	170	46	24	148	58	28	180	64	18	240	74	24	310	84	24	370	94	24	430	104	24	490	114	24	550	38
39	34	62	23	89	134	166	46	24	144	58	30	174	64	18	234	74	24	304	84	24	364	94	24	424	104	24	484	114	24	544	39
40	32	60	23	86	134	162	44	24	140	58	31	168	64	18	228	74	24	298	84	24	358	94	24	418	104	24	478	114	24	538	40
41	31	57	28	83	134	158	44	28	136	58	31	163	64	18	223	74	24	293	84	24	353	94	24	413	104	24	473	114	24	533	41
42	30	58	28	80	134	154	44	28	131	58	32	157	64	18	217	74	24	287	84	24	347	94	24	407	104	24	467	114	24	527	42
43	28	52	22	77	134	151	44	28	126	58	32	152	64	18	212	74	24	282	84	24	342	94	24	402	104	24	462	114	24	522	43
44	28	51	23	74	134	148	44	28	122	58	33	147	64	18	207	74	24	277	84	24	337	94	24	397	104	24	457	114	24	517	44
45	27	50	23	72	134	144	44	28	117	58	33	142	64	18	202	74	24	272	84	24	332	94	24	392	104	24	452	114	24	512	45
46	27	48	23	69	134	141	44	27	113	58	34	136	64	18	197	74	24	267	84	24	327	94	24	387	104	24	44				

(8) **MISSTATEMENT OF AGE**—In the event the age at Issue is incorrectly stated herein, the Amount of Insurance hereof shall be such as the premiums paid would have purchased at the correct age, and all other benefits shall be based on such correct age and such amount of insurance.

(7) **INCONTESTABILITY**—After this Policy has been continued in force during the lifetime of the Insured for a period of one year from its date of issue it shall thereafter be incontestable except for non-payment of premiums.

(8) **BENEFICIARY**—By written notice to the Company the Insured may from time to time name a new beneficiary, subject to evidence of insurable interest satisfactory to the Company, but no such change shall be effective until endorsed on this Policy by the Company.

If the beneficiary dies before the Insured the Estate of the Insured shall then automatically become the beneficiary thereof. If the Insured's estate is the Beneficiary, the Company will make payment to the Insured's executor or administrator, provided, however, that the Company may make payments to any relative by blood or marriage, or to any person appearing to the Company to be equitably entitled to such payment because of having incurred expense for the maintenance, medical attention or burial of the Insured. If the beneficiary is a minor, or is otherwise not legally qualified to give a valid release at the time of payment hereof the Company may make payment to any person who furnishes evidence satisfactory to the Company that such person is responsible for, or is actually contributing to the support of the beneficiary.

(9) **POLICY CONTROL**—If the Insured hereunder is a minor, during the minority of such Insured, the right to change the beneficiary and exercise all the rights of ownership under this Policy shall be vested in the beneficiary named herein from time to time; or if such beneficiary dies before the Insured, then such rights shall be vested in the surviving parent of the Insured, or in the legal guardian of the Insured, or in any adult having the custody and control of said minor. After the Insured becomes of age, the entire ownership and control of this Policy shall be vested in the Insured.

(10) **ASSIGNMENT**—Neither this Policy, nor any benefit hereunder can be assigned.

(11) **LOSS OF EYESIGHT OR LIMBS**—After the third anniversary of the Insured's birth and during the lifetime of the Insured, if the Company shall receive due proof that during the continuance of this Policy, otherwise than as Extended Insurance or reduced Paid-Up Insurance provided in the Non-Forfeiture Benefits, the Insured has suffered any of the losses set forth below solely as a result of disease contracted or injuries sustained after the date hereof and that thirty days have elapsed since such loss, total and permanent disability shall then be deemed to exist, and upon surrender of this Policy and its premium receipt book, the Company will make immediate payment as set forth below, provided, however, that such loss was not sustained from service in the Military or Naval forces of any country at war.

A sum equal to the amount insured hereunder shall be payable in the event of

- (i) loss by severance of both hands at or above the wrists;
- (ii) loss by severance of both feet at or above the ankles;
- (iii) loss by severance of one hand at or above the wrist and one foot at or above the ankle;
- (iv) complete and irrecoverable loss of sight of both eyes prior to the seventieth anniversary of the Insured's birth.

In addition to the payments set out herein for such loss the Company will endorse this Policy with a waiver of all further premiums, paying at death the amount insured hereunder.

(12) **OPTION TO SURRENDER WITHIN TWO WEEKS**—If the terms of this Policy are not accepted and agreed to it may be surrendered for cancellation at the District Office of the Company through which it was delivered within two weeks from the date hereof and all premiums paid will be refunded.

(13) **PRIVILEGE OF EXCHANGE**—Upon written application and evidence of insurability satisfactory to the Company this Policy may be surrendered to the Company in exchange for another policy on any plan then issued by the Company requiring premium payments less frequent than weekly, provided, the new policy is for at least the minimum amount issued by the Company on the plan applied for. In executing such change the full reserve on this Policy shall be applied to reduce premium payments on the new policy in accordance with the terms and conditions then agreed upon with the Company.

(14) **NON-FORFEITURE BENEFITS—Extended Insurance**—In the event this Policy lapses after premiums have been paid for the respective periods shown in the Table of Non-Forfeiture Values herein the Amount of Insurance granted under this Policy shall be automatically continued in force as Extended Insurance for the number of months specified in the column marked "A" in the said Non-Forfeiture Table. The term of Extended Insurance shall commence on the due date of the first premium in default.

(A) **PAID-UP LIFE INSURANCE**—After this Policy has been in force with premiums paid for the number of years shown in the table below, the Insured may, by making written application upon blanks furnished by the Company within thirteen weeks of the due date of the first premium in default, have this Policy endorsed for a reduced amount of Paid-Up Life Insurance payable at the death of the Insured. Such amount shall be in accordance with the amount stated in Column "B" in the table of Non-Forfeiture Values, provided, however, that such amount of Paid-Up Life Insurance shall be in lieu of Extended Insurance.

(B) **CASH SURRENDER VALUE**—After this Policy has been in force with premiums paid for five full years upon written request to the Company and the surrender of this Policy and all premium receipt books or other evidence of premium payments the Company will pay the Cash Surrender Value set out in Column "C" in the Table of Non-Forfeiture Values less any indebtedness due the Company hereon. Such written request must be made within thirteen weeks of the due date of the first premium in default.

The basis of reserves for this Policy is the 1941 Standard Industrial Mortality Table (Illinois Standard) with interest at 3½% per year.

For the years subsequent to the 20th the values are to be the equivalent of the full reserves according to the foregoing standard. Proportionate increase will be made in the non-forfeiture values shown in the table for each additional completed quarter year of premium payments.

(15) **ALTERATION AND WAIVERS**—This Policy contains the entire agreement between the Company and the Insured. Its terms cannot be changed or its conditions varied, except by a written agreement, signed by the President or Secretary of the Company. No other person shall have the power to make or alter contracts, waive forfeiture, or receive premiums on policies in arrears more than four weeks, or to receipt for the same, and all such arrears given to an agent or employee shall be at the risk of those who pay them and shall not be credited upon the Policy, whether receipted or not, except as set forth in the "Reinstatement" provision herein.

The maximum amount of cash insurance to any policyholder of this Company is limited to Five Hundred Dollars (\$500.00) for natural death. The total liability of this Company for all policies of cash insurance in force by it on the life of the person insured by this Policy for natural death shall be the lesser of Five Hundred Dollars (\$500.00) or the sum of the cash values of all such policies.